

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 18-11052 TPA  
William R. Adams :  
Debtor :  
  
William R. Adams :  
Movant :  
 : Document No. \_\_\_\_  
v. :  
 :  
No Respondent :

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

\_\_\_\_\_ Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

\_\_\_\_\_ Summary of Schedules

\_\_\_\_\_ Schedule A - Real Property

\_\_\_\_\_ Schedule B - Personal Property

\_\_\_\_\_ Schedule C - Property Claimed as Exempt

\_\_\_\_\_ Schedule D - Creditors holding Secured Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule G - Executory Contracts and Unexpired Leases

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule H - Codebtors

\_\_\_\_\_ Schedule I - Current Income of Individual Debtor(s):

X \_\_\_\_\_ Schedule J - Current Expenditures of Individual Debtor(s): Updated information

\_\_\_\_\_ Chapter 7 Individual Debtor's Statement of Intention

\_\_\_\_\_ Chapter 11 List of Equity Security Holders

\_\_\_\_\_ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

\_\_\_\_\_ Disclosure of Compensation of Attorney for Debtor:

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

Office of the United States Trustee  
Liberty Center  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
(Via CM/ECF)

Ronda J. Winnecour, Trustee  
Suite 3250 US Steel Tower  
600 Grant Street  
Pittsburgh PA 15219  
(Via CM/ECF)

**VIA US MAIL**

Aes/pheaa Rehabs  
Attn: Bankruptcy Dept  
Po Box 2461  
Harrisburg, PA 17105

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998

Barclays Bank Delaware  
Attn: Correspondence  
Po Box 8801  
Wilmington, DE 19899

Brian E Lentz D.M.D.  
PO Box 817  
850 Cherry Street  
Waterford PA 16441

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Citibank/Best Buy  
Attn: Bankruptcy  
Po Box 790441  
St. Louis, MO 63179

Citibank/The Home Depot  
Attn: Recovery/Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179

Comenity Bank/Bon Ton

Po Box 18215  
Columbus, OH 43218

Comenity Bank/Buckle  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Giant Eagle  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/kingsize  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Overstock  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Pier 1  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Victoria Secret  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 45318

Comenity Capital/Zales  
Attn: Bankruptcy Dept  
Po Box 18215  
Columbus, OH 43218

Comenitybank/wayfair  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Comenitycapital/boscov  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Comenitycb/truevalue  
Attn: Bankruptcy Dept  
Po Box 182125

Discover Financial  
Po Box 3025  
New Albany, OH 43054

Erie Water Works  
340 W Bayfront Parkway  
Erie, PA 16507

Jefferson Capital Systems, LLC  
Po Box 1999  
Saint Cloud, MN 56302

Kohls/Capital One  
Kohls Credit  
Po Box 3120  
Milwaukee, WI 53201

LendingUSA  
Attn: Bankruptcy Dept  
15303 Ventura Blvd. Suite 850  
Sherman Oaks, CA 91403

Mercury Card/fb&t  
2220 6th St  
Brookings, SD 57006

National Fuel  
1100 State Street  
PO Box 2081  
Erie, PA 16512

Patenaude & Felix A.P.C.  
501 Corporate Drive  
Southpointe Center  
Suite 205  
Canonsburg, PA 15317

Penelec  
5404 Evans Rd  
Erie, PA 16509

Penn State Fcu  
1937 N Atherton St  
State College, PA 16803

Portfolio Recovery  
Po Box 41021  
Norfolk, VA 23541

Quicken Loans

State Collection Service Inc  
2509 S Stoughton Rd  
Madison, WI 53716

Syncb/citgo  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/ JC Penneys  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Lowes  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/PayPal Cr  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Walmart  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Target  
Target Card Services  
Mail Stop NCB-0461  
Minneapolis, MN 55440

The Honorable Susan Strohmeier  
9333 Tate Road  
Suite 109  
Erie, PA 16509

UPMC  
200 Lothrop Street  
Pittsburgh, PA 15213

EXECUTED ON: April 26, 2021

By: /s/ Rebeka A. Seelinger  
Rebeka Seelinger, Esquire  
SEELINGER LAW  
Attorney for Debtor  
PA ID #93897  
4640 Wolf Road



Fill in this information to identify your case:

Debtor 1 William R. Adams

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 18-11052  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

17

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,250.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 23.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **William R. Adams**

Case number (if known) **18-11052**

6. <b>Utilities:</b>								
6a. Electricity, heat, natural gas	6a. \$	<b>300.00</b>						
6b. Water, sewer, garbage collection	6b. \$	<b>60.00</b>						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>400.00</b>						
6d. Other. Specify: _____	6d. \$	<b>0.00</b>						
7. <b>Food and housekeeping supplies</b>	7. \$	<b>700.00</b>						
8. <b>Childcare and children's education costs</b>	8. \$	<b>0.00</b>						
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<b>150.00</b>						
10. <b>Personal care products and services</b>	10. \$	<b>80.00</b>						
11. <b>Medical and dental expenses</b>	11. \$	<b>350.00</b>						
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>400.00</b>						
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>150.00</b>						
14. <b>Charitable contributions and religious donations</b>	14. \$	<b>25.00</b>						
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	<b>0.00</b>						
15b. Health insurance	15b. \$	<b>0.00</b>						
15c. Vehicle insurance	15c. \$	<b>100.00</b>						
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>						
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	<b>0.00</b>						
17. <b>Installment or lease payments:</b>								
17a. Car payments for Vehicle 1	17a. \$	<b>300.00</b>						
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>						
17c. Other. Specify: _____	17c. \$	<b>0.00</b>						
17d. Other. Specify: _____	17d. \$	<b>0.00</b>						
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$	<b>0.00</b>						
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$	<b>0.00</b>						
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>								
20a. Mortgages on other property	20a. \$	<b>0.00</b>						
20b. Real estate taxes	20b. \$	<b>0.00</b>						
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>						
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>						
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>						
21. <b>Other:</b> Specify: <b>Gifts</b>	21. +\$	<b>100.00</b>						
22. <b>Calculate your monthly expenses</b>								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td><b>4,388.00</b></td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td><b>4,388.00</b></td> </tr> </table> </div>		\$	<b>4,388.00</b>	\$		\$	<b>4,388.00</b>
\$			<b>4,388.00</b>					
\$								
\$	<b>4,388.00</b>							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. <b>Calculate your monthly net income.</b>								
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>3,111.18</b>						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>4,388.00</b>						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>-1,276.82</b>						
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input type="checkbox"/> No.								
<input checked="" type="checkbox"/> Yes.								
<div style="border: 1px solid black; padding: 5px;">           Explain here:  <b>Debtor surrendered his vehicle and is paying mom \$300/m to use his mother's car when able.</b> </div>								